
THE GEORGE WASHINGTON UNIVERSITY

WASHINGTON, DC

Long-Term Disability (LTD) Recipient Benefits Continuation

Full-time benefits eligible faculty and staff receive group long-term disability (LTD) insurance coverage after one year of employment. Eligible employees who were approved for LTD while employed can continue certain benefits after employment separation while approved for LTD¹. The benefits described in this summary are available beginning the first of the month following the date that LTD recipients are separated from the university.

We encourage you to review this information in detail. A list of benefits contacts has been included to assist you with locating the appropriate benefit carrier or agency when you need additional assistance.

Medical, Prescription, Dental and Vision

The Benefits Guide for LTD Recipients available on the GW Benefits website at <https://hr.gwu.edu/guides-and-contributions>, provides information on the medical, prescription, dental and vision benefits currently available to LTD recipients.

LTD recipients have the option to enroll in LTD recipient benefit options described in the Benefits Guide or the option to continue eligible benefits through COBRA. If applicable, you will receive a COBRA notice from bswift, GW's direct bill administrator, for those benefit plans. If you plan to enroll in the LTD recipient benefit options, **you may disregard the COBRA notice.**

Flexible Spending Accounts (FSA)

If you were participating in a healthcare FSA, your coverage will end on the last day of the month you are separated from the university. Continuation is available through COBRA for the remainder of the benefit plan year. Please contact bswift online at go.gwu.edu/COBRA or via telephone at (866) 365-2413 for any questions about continuing a healthcare FSA.

Health Savings Accounts (HSA)

An HSA is an individually-owned account and remains with you even after you separate from the university. Please contact Bank of America for any questions about HSA continuance and withdrawal options.

Retirement Contributions

If you participated in the university's retirement savings plan(s) prior to the onset of your disability, you may be eligible for pension contribution benefits under the LTD policy. If you have questions about your eligibility for this benefit, please contact your LTD claims representative.

Life and AD&D Insurance Coverage

LTD recipients continue to receive group basic life and AD&D insurance in an amount equal to their benefits-eligible salary in effect at the onset of their disability (or \$50,000 in group life, if capped at time of disability). Please remember to provide GW Benefits with any changes to your beneficiary (or beneficiaries) for your life and AD&D coverage. The beneficiary form can be downloaded from the GW Benefits website.

Life Insurance and Income Taxes

Premiums for your basic group basic life and AD&D insurance are fully paid by the university. However, premiums paid by GW for life insurance benefits in excess of \$50,000 are taxable therefore GW will mail

¹ Employees who were terminated prior to LTD approval may be eligible for benefits under COBRA. Please review the Leaving the University information on the GW Benefits website. Retirees, who are also receiving an LTD benefit, should refer to benefits information for retired employees on the GW Benefits website.

you a W-2 for the purposes of reporting imputed income tax. If you wish to avoid imputed income by waiving coverage over \$50,000, please contact GW Benefits.

Open Enrollment

Open Enrollment is an annual opportunity to review and/or change benefit selections for the following year. LTD recipients enrolled in medical, dental and/or vision will receive enrollment information from GW Benefits each fall.

Social Security Disability and Medicare

Individuals who are unable to work due to a disability may be eligible for Social Security Disability Income benefits as well as Medicare. Please contact the applicable agency for further information.

Medicare: www.medicare.gov, (800) MEDICARE

Social Security Administration: www.ssa.gov, (800) 772-1213

Tuition Benefits

LTD recipients retain tuition benefits for themselves, their spouses or domestic partners, and eligible dependent children. Please visit the GW Benefits website for further details.

Legal Resources

If you were enrolled in the Legal Resources® Plan at time of separation, you can continue this benefit directly through Legal Resources. For further assistance, please contact Legal Resources at (800) 728-5768.

Health Advocate

LTD recipients retain access to GW's Health Advocate program at no charge. Services include resolving medical bill errors, estimating costs for medical procedures, locating eldercare and caregiver support resources and clarifying insurance plans. For details, call (866) 695-8622 or visit healthadvocate.com/gwu.

Universal Life or Long Term Care Payroll Deductions

If you elected to continue payroll deductions for grandfathered universal life or long-term care plans, you will receive continuation information directly from the insurer of your plan(s). If you wish to continue this coverage, you will need to begin paying the insurer directly for those plans. For questions related to universal life or long-term care plans, please contact the insurer listed in your summary plan documents.

Discount Programs

LTD recipients also retain access to the discounted Auto and Home Insurance, ID Protection and Pet Insurance offered to active employees. Further information about these programs can be found on the GW Benefits website at <https://hr.gwu.edu/discounts>.

LTD Settlements

If you are considering a LTD settlement offered by the disability carrier managing your LTD claim, please be sure to first contact GW Benefits at (571) 553-8382 or benefits@gwu.edu as this action may impact your eligibility for other benefits.

Contact Information Updates

We periodically mail information to LTD recipients and may be unable to contact you without current contact information. In the event that you relocate in the future, please send GW Benefits your new address.

GW Benefits

45155 Research Place, Ste 160

Ashburn, VA 20147

Online: <https://hr.gwu.edu/benefits>

Email: benefits@gwu.edu

Telephone: (571) 553-8382

Additional Benefit Contacts

For medical, prescription, dental, vision, flexible spending accounts, health savings accounts and retirement saving accounts vendor contact information, please visit the GW Benefits website at <https://hr.gwu.edu/benefits-vendor-contact-list>.

For assistance with premium billing, please contact bswift, GW's direct bill administrator.

Online: go.gwu.edu/directbill

Telephone: (866) 365-2413

For assistance with your long-term disability claim, please contact the carrier below managing your LTD claim.

- Lincoln Financial - www.mylincolnportal.com
- The Standard - www.standard.com
- Unum - www.unum.com
- Metropolitan Life - www.metlife.com
- Reliance Standard - www.reliancestandard.com

Additional Resources

Group Life and AD&D policy: <https://hr.gwu.edu/life-insurance>

Group Long-Term Disability policy: <https://hr.gwu.edu/long-term-disability-insurance>

Group Life/AD&D beneficiary form: <https://hr.gwu.edu/benefits-forms>